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PTO/SB/08A (08-00)

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		 Application Number 10/743,189 Filing Date 12/23/2003 First Named Inventor ROBINSON Group Art Unit 3621 Examiner Name To Be Assigned	
Sheet	1	of	2
		Attorney Docket Number U010 (BPAY.0010007)	

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY	T ⁶
		Office ³ Code ⁵	Number ⁴	Kind			
/HS/	B1	EP	0762261	A2	Tabuki	03-1997	
/HS/	B2	JP	358044583	A	Ohara	03-1983	

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Unique citation designation number.

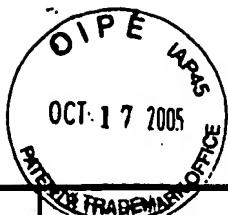
See attached Kinds of U.S. Patent Documents.

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⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

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				Filing Date	12/23/2003
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				Group Art Unit	2131
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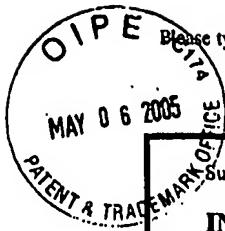
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		Office	Number	Kind Code		
/HS/	B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001

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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
/HS/	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?lcfNav=bf_bfinance&topNav=bffinance .
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .
	C4	Visa U.S.A. Visa Purchasing. http://www.usa.visa.com/corporate/corporate_solutions/payment/visa_purchasing.html?it=c/corporate/corporate_solutions/index%2Ehtml Visa%20Purchasing%20 .
	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .
	C6	Reference Guides Glossary Terms (Online Glossary Terms and Definitions). Merchant Glossary: Merchant Category Code (MCC) (Merchant Category Code) (MCC) Help. http://glossary.reference-guides.com/Merchant/Merchant_Category_Code_MCC/ . 2003.
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↓	C9	Arizona State University. The Purchasing Card: A Guide for Users. http://www.asu.edu/purchasing/pdf/purchcard.pdf . Jan. 2005
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**INFORMATION DISCLOSURE
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Sheet

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/HS/	A22	20020148892		Bardwell, William E.	10/2002
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⁹ Unique citation designation number.

¹⁰ See attached Kind of U.S. Patent Documents

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet	4	of	5	Application Number	10/743,189
				Filing Date	12/22/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
				Attorney Docket Number	U010 (BPAY.0010007)

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Examiner Initials*	Cite No. ¹¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ¹² (if known)		
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Substitute for form 1449B/PTO		<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/743,189
Sheet	5	of	5
		Examiner Name	To Be Assigned
		Attorney Docket Number	U010 (BPAY.0010007)

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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